

Form 604

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Tammy J. Hayhurst  
Debtor(s)

RONDA J. WINNECOUR, Trustee,  
Movant(s),

v.

No Respondents  
Respondent(s).

Case No. 17-25006-GLT  
Chapter: 13

Related to Document No. 74

Hearing Date: 4/19/23 at 10:30 AM

ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 23rd of February, 2023*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 74 by the Chapter 13 Trustee,


It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) *On or before April 9, 2023*, any *Response*, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on *April 19, 2023 at 10:30 AM* in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at: <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). **Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. *To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing.* In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are *required* to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*

  
\_\_\_\_\_  
Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Tammy J. Hayhurst  
Debtor

Case No. 17-25006-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 23, 2023

User: auto  
Form ID: 604

Page 1 of 4  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2023:

Recip ID	Recipient Name and Address
db	+ Tammy J. Hayhurst, 705 Skyline Drive, Ellwood City, PA 16117-1449
14745152	+ Citi Cards/Citibank, PO Box 6247, Sioux Falls, SD 57117-6247
14745154	+ Commercial Acceptance Co, 2 W. Main Street, Camp Hill, PA 17011-6326
14745157	+ James P. Valecko, Esq., Weltman, Weinberg & Reis Co. LPA, 436 7th Ave, Ste 2500, Pittsburgh, PA 15219-1842

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 23 2023 23:48:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 23 2023 23:48:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE O, Carrington Mortgage Services, 1600 South Douglas Road, Anaheim, CA 92806-5948
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 23 2023 23:48:00	Wilmington Savings Fund Society, FSB., et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14757119	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 23 2023 23:48:00	Atlantic Credit & Finance, PO Box 13386, Roanoke, VA 24033-3386
14745149	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 23 2023 23:47:38	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15453916	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 23 2023 23:48:00	Carrington Mortgage Services, LLC, 1600 S. Douglass RD, Anaheim, CA 92806-5948
14745150	+ Email/Text: bankruptcy@cavps.com	Feb 23 2023 23:48:00	Cavalry Portfolio Service, 500 Summit Lake Drive, Valhalla, NY 10595-2321
14746705	+ Email/Text: bankruptcy@cavps.com	Feb 23 2023 23:48:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14745153	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 23 2023 23:48:00	Comenity Bank/Victorias Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
14745155	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 23 2023 23:47:35	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14745156	Email/Text: mrdiscen@discover.com	Feb 23 2023 23:48:00	Discover, PO Box 30943, Salt Lake City, UT 84130
14745161	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2023 00:01:10	Macy's, PO Box 8218, Mason, OH 45040
14758768	Email/Text: bnc-quantum@quantum3group.com	Feb 23 2023 23:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14748194	Email/Text: mrdiscen@discover.com		

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		Feb 23 2023 23:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14745158	+ Email/PDF: gecsed@recoverycorp.com		
		Feb 23 2023 23:47:34	JCPenney, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14745159	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com		
		Feb 23 2023 23:48:00	JH Portfolio Debt Equities, 5757 Phantom Drive, Ste 225, Hazelwood, MO 63042-2429
14745151	Email/PDF: ais.chase.ebn@aisinfo.com		
		Feb 23 2023 23:47:38	Chase, PO Box 15298, Wilmington, DE 19850
14745157	+ Email/Text: pitbk@weltman.com		
		Feb 23 2023 23:48:00	James P. Valecko, Esq., Weltman, Weinberg & Reis Co. LPA, 436 7th Ave, Ste 2500, Pittsburgh, PA 15219-1842
14778973	Email/PDF: resurgentbknofications@resurgent.com		
		Feb 23 2023 23:47:48	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14745160	+ Email/Text: Documentfiling@lciinc.com		
		Feb 23 2023 23:48:00	Lending Club, 71 Stevenson Street, Ste 1000, San Francisco, CA 94105-2967
14757131	+ Email/Text: Documentfiling@lciinc.com		
		Feb 23 2023 23:48:00	Lending Club, 71 Stevenson Street, Ste 300, San Francisco, CA 94105-2985
14765489	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 23 2023 23:48:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14745162	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 23 2023 23:48:00	Midland Funding, LLC, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2710
14745163	Email/Text: Bankruptcy.Notices@pnc.com		
		Feb 23 2023 23:48:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14778273	Email/Text: Bankruptcy.Notices@pnc.com		
		Feb 23 2023 23:48:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14745164	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Feb 24 2023 00:01:58	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
14745743	+ Email/PDF: rmscedi@recoverycorp.com		
		Feb 23 2023 23:47:41	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14775913	Email/Text: bnc-quantum@quantum3group.com		
		Feb 23 2023 23:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14756349	Email/PDF: bncnotices@becket-lee.com		
		Feb 24 2023 00:01:12	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14745165	Email/Text: vci.bkcy@vwcredit.com		
		Feb 23 2023 23:48:00	Volkswagen Credit, Po Box 3, Hillsboro, OR 97123
14764705	+ Email/Text: VWBKNotices@nationalbankruptcy.com		
		Feb 23 2023 23:48:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14745166	+ Email/PDF: gecsed@recoverycorp.com		
		Feb 23 2023 23:47:35	Walmart, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14770595	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Feb 23 2023 23:47:48	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
14745167	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Feb 23 2023 23:47:40	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
15340977	+ Email/Text: BKBCNMAIL@carringtonms.com		
		Feb 23 2023 23:48:00	Wilmington Savings Fund Society, FSB, as Trustee, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 35

**BYPASSED RECIPIENTS**

District/off: 0315-2

User: auto

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		VW Credit Leasing, Ltd
cr		WELLS FARGO BANK, N.A.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14757120	*+	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14757121	*+	Cavalry Portfolio Service, 500 Summit Lake Drive, Valhalla, NY 10595-2321
14757123	*+	Citi Cards/Citibank, PO Box 6247, Sioux Falls, SD 57117-6247
14757124	*+	Comenity Bank/Victorias Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
14757125	*+	Commercial Acceptance Co, 2 W. Main Street, Camp Hill, PA 17011-6326
14757126	*+	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14757127	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover, PO Box 30943, Salt Lake City, UT 84130
14757132	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Macy's, PO Box 8218, Mason, OH 45040
14757129	*+	JCPenney, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14757130	*+	JH Portfolio Debt Equities, 5757 Phantom Drive, Ste 225, Hazelwood, MO 63042-2429
14757122	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 15298, Wilmington, DE 19850
14757128	*+	James P. Valecko, Esq., Weltman, Weinberg & Reis Co. LPA, 436 7th Ave, Ste 2500, Pittsburgh, PA 15219-1842
14757133	*+	Midland Funding, LLC, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2710
14757134	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14757135	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
14756502	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14757136	*+	Toyota Motor Credit Corporation, c/o Becket & Lee LLP, PO Box 3001, Malvern, PA 19355-0701
14757137	*P++	VOLKSWAGEN CREDIT UNION, 1401 FRANKLIN BLVD, LIBERTYVILLE IL 60048-4460, address filed with court:, Volkswagen Credit, Po Box 3, Hillsboro, OR 97123
14757138	*+	Walmart, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14757139	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 2 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor VW Credit Leasing Ltd bnicholas@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com
Keri P. Ebeck	on behalf of Creditor VW Credit Leasing Ltd kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

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Michael C. Eisen

on behalf of Debtor Tammy J. Hayhurst attorneyeisen@yahoo.com aarin96@hotmail.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6